

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
Robert N. Braverman, Esquire (RB4093) Law Office of Robert Braverman, LLC 1060 N. Kings Hwy., Suite #333 Cherry Hill, NJ 08034 (856) 348-0115 Attorneys for Debtor(s)	
In Re:	
John Radgoski	

Case No.: 15-28143
Judge: ABA
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Isabel Balboa, Ch 13 trustee.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (explain your answer):

2 immediate payments to be made

SETTLEMENTS WERE
DELAYED A MONTH.
NO SALARY
COMMISSION ONLY

☐ Other (explain your answer):

TWO PAYMENTS MADE
7-15-19 - SEE ATTACHED

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: _____

/s/ John Radgoski

Debtor's Signature

Date: 7-15-19


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Make A Payment

1. Accept Terms & Conditions : 2. Confirm Payment Details 3. Payment Completed

Payment Complete - Confirmation

Your payment has now been submitted. Please print this page for your records.

On the 16 Jul 2019, \$ 2,036.00 will be debited from your account.

Confirmation Number: 6020907
Payer Name: John Radgoski
Payer Email Address: johnradgoski@comcast.net

Online Payment ID: 15281437268
Chapter 13 Trustee: Isabel C. Balboa

Payment Type: Single Payment
Payment Entered Date: 15 Jul 2019
Payment Date: 15 Jul 2019
Payment Effective Date: 16 Jul 2019

Payment Amount: \$ 2,034.00
Bank Processing Fee: \$ 2.00

Total Amount: \$ 2,036.00

Please note, this payment will show as two separate debits to your banking account in the amounts of \$ 2,034.00 and \$ 2.00



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Make A Payment

1. Accept Terms & Conditions 2. Confirm Payment Details 3. **Payment Completed**

Payment Complete - Confirmation

Your payment has now been submitted. Please print this page for your records.

On the 16 Jul 2019, \$ 2,042.00 will be debited from your account.

Confirmation Number: 6020942
Payer Name: John Radgoski
Payer Email Address: johnradgoski@comcast.net
Online Payment ID: 15281437268
Chapter 13 Trustee: Isabel C. Balboa
Payment Type: Single Payment
Payment Entered Date: 15 Jul 2019
Payment Date: 15 Jul 2019
Payment Effective Date: 16 Jul 2019
Payment Amount: \$ 2,040.00
Bank Processing Fee: \$ 2.00
Total Amount: \$ 2,042.00

Please note, this payment will show as two separate debits to your banking account in the amounts of \$ 2,040.00 and \$ 2.00



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